

Fill in this information to identify the case:

Debtor 1 PHILLIP C. RHODES

Debtor 2 ALLISON M. RHODES
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-24823CMB

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: KEYBANK NA S/B/M FIRST NIAGARA BANK Court claim no. (if known): 9-2

Last 4 digits of any number you use to identify the debtor's account 1 7 0 3

Property Address: 1434 GREYSTONE DR
PITTSBURGH PA 15206

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,520.92</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,520.92</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>3,520.92</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,705.95

The next postpetition payment is due on

3 / 1 / 2025
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 PHILLIP C. RHODES
Name

Case number (if known) 19-24823CMB

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 01/03/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **PHILLIP C. RHODES**
Name

Case number (if known) **19-24823CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/26/2020	1176046	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,129.51
11/24/2020	1179127	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	391.41
				<u>3,520.92</u>

MORTGAGE REGULAR PAYMENT (Part 3)

02/25/2020	1150257	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	4,728.15
03/23/2020	1153735	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	2,096.09
05/26/2020	1160535	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	3,036.62
07/29/2020	1166796	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	2,487.91
08/25/2020	1169871	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,391.08
09/28/2020	1172958	KEYBANK NA**	AMOUNTS DISBURSED TO CREDITOR	1,391.08
11/24/2020	1179127	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,686.88
12/21/2020	1182078	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,287.08
01/25/2021	1185038	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,287.08
02/22/2021	1188159	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,287.08
04/26/2021	1194704	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,575.29
06/25/2021	1201022	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,550.96
08/26/2021	1207357	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,406.64
09/24/2021	1210476	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,265.57
10/25/2021	1213553	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,318.09
12/23/2021	1219653	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,458.41
01/26/2022	1222726	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,257.22
02/23/2022	1225617	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,250.08
04/26/2022	1231588	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,336.07
05/25/2022	1234621	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,194.55
06/27/2022	1237644	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,194.55
07/26/2022	1240596	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,497.49
08/24/2022	1243497	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,280.71
09/27/2022	1246362	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,504.97
10/25/2022	1249193	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,379.45
11/23/2022	1251971	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,807.78
12/22/2022	1254742	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,493.21
01/26/2023	1257470	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,493.21
02/23/2023	1260097	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,493.21
03/28/2023	1262860	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,515.93
04/25/2023	1265680	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,804.57
06/26/2023	1271434	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,243.66
07/25/2023	1274212	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,703.71
08/25/2023	1276979	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,075.72
09/26/2023	1279736	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,797.90
10/25/2023	1282447	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,881.18
11/27/2023	1285133	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,825.66
12/21/2023	1287728	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,825.66
02/26/2024	1293074	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,575.58
03/26/2024	1295712	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,795.02
04/25/2024	1298367	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,795.02
05/29/2024	1301070	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,795.02
06/25/2024	1303621	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,795.02
08/26/2024	1308790	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,600.99
09/25/2024	1311366	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	3,686.03
11/25/2024	1316474	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	1,985.81
12/23/2024	1318882	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	2,918.99
				<u>95,057.98</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

PHILLIP C. RHODES
ALLISON M. RHODES
1434 GREYSTONE DRIVE
PITTSBURGH, PA 15206

CHRISTOPHER M FRYE ESQ
STEIDL & STEINBERG PC
436 SEVENTH AVE STE 322
KOPPERS BUILDING
PITTSBURGH, PA 15219

KEYBANK NA S/B/M FIRST NIAGARA BANK NA**
PO BOX 94968
CLEVELAND, OH 44101

KEYBANK NA**
ATTN NOTICES - BANKRUPTCY
4910 TIEDEMAN RD
BROOKLYN, OH 44144

1/3/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee